TITLE: DECISION MANAGEMENT SYSTEM WITH AUTOMATED STRATEGY OPTIMIZATION
INVENTORS: Laurence HONARVAR, et al.
SERIAL NO.:
DOCKET NO.: 1330.1038C

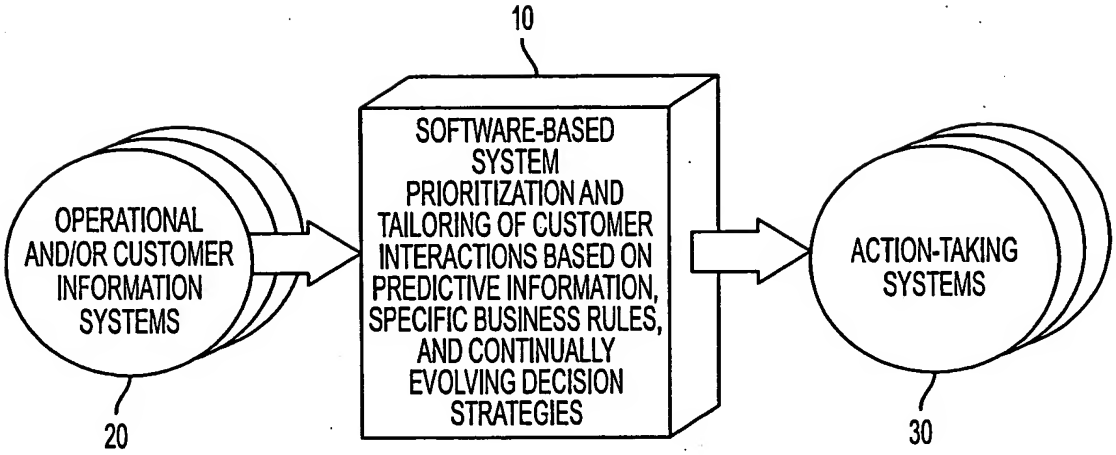

FIG. 1
(PRIOR ART)

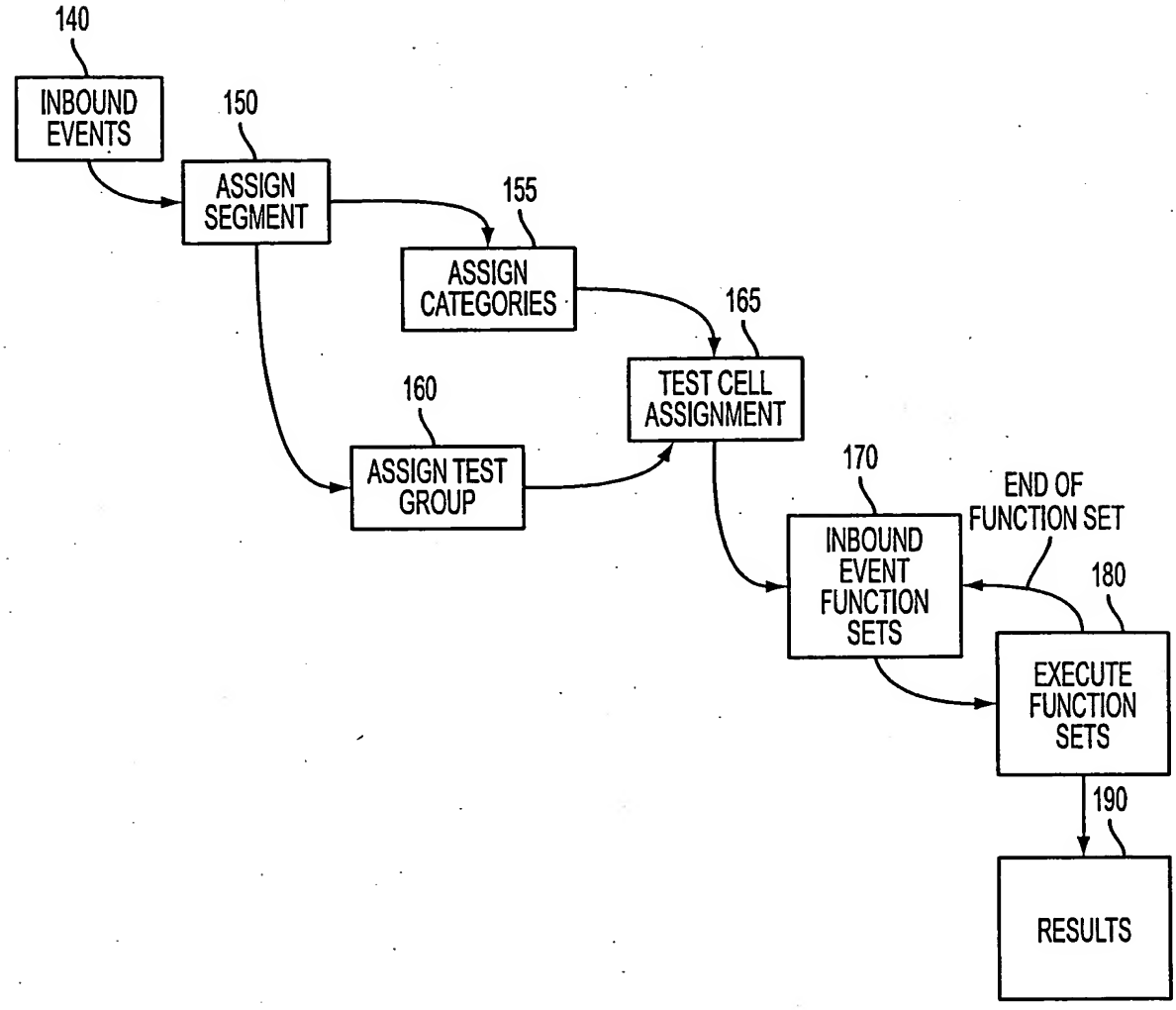

FIG. 2
(PRIOR ART)

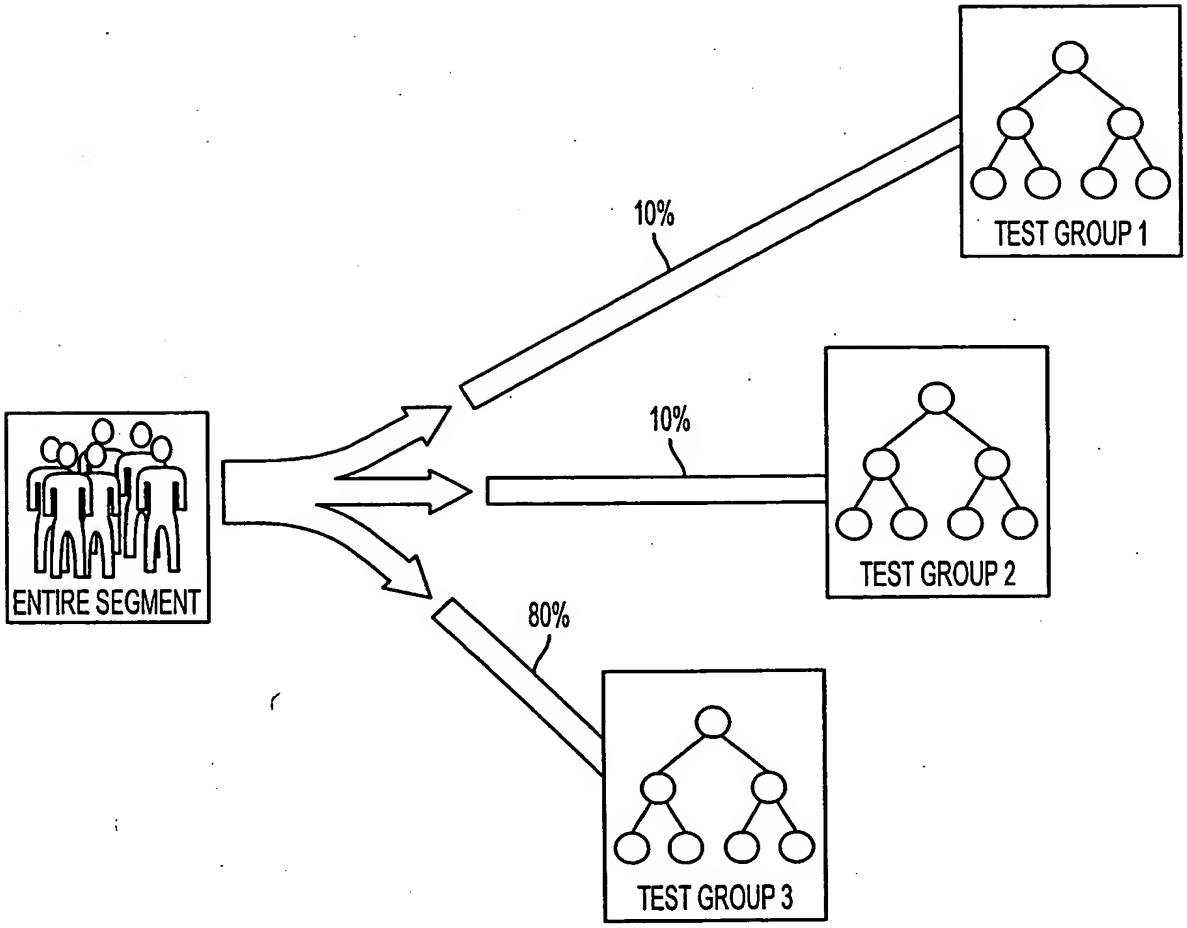

FIG. 3
(PRIOR ART)

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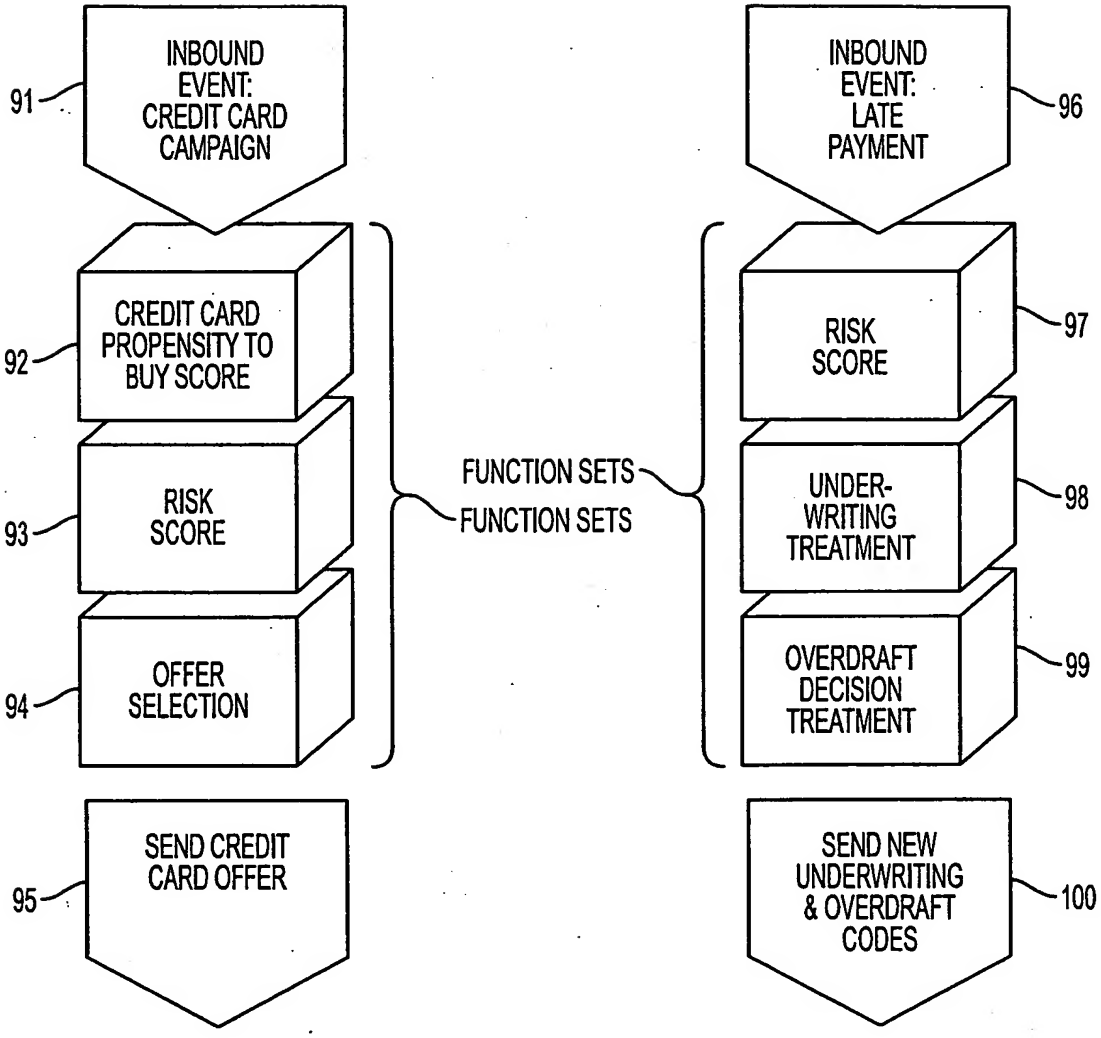

FIG. 4(A)
(PRIOR ART)

FIG. 4(B)
(PRIOR ART)

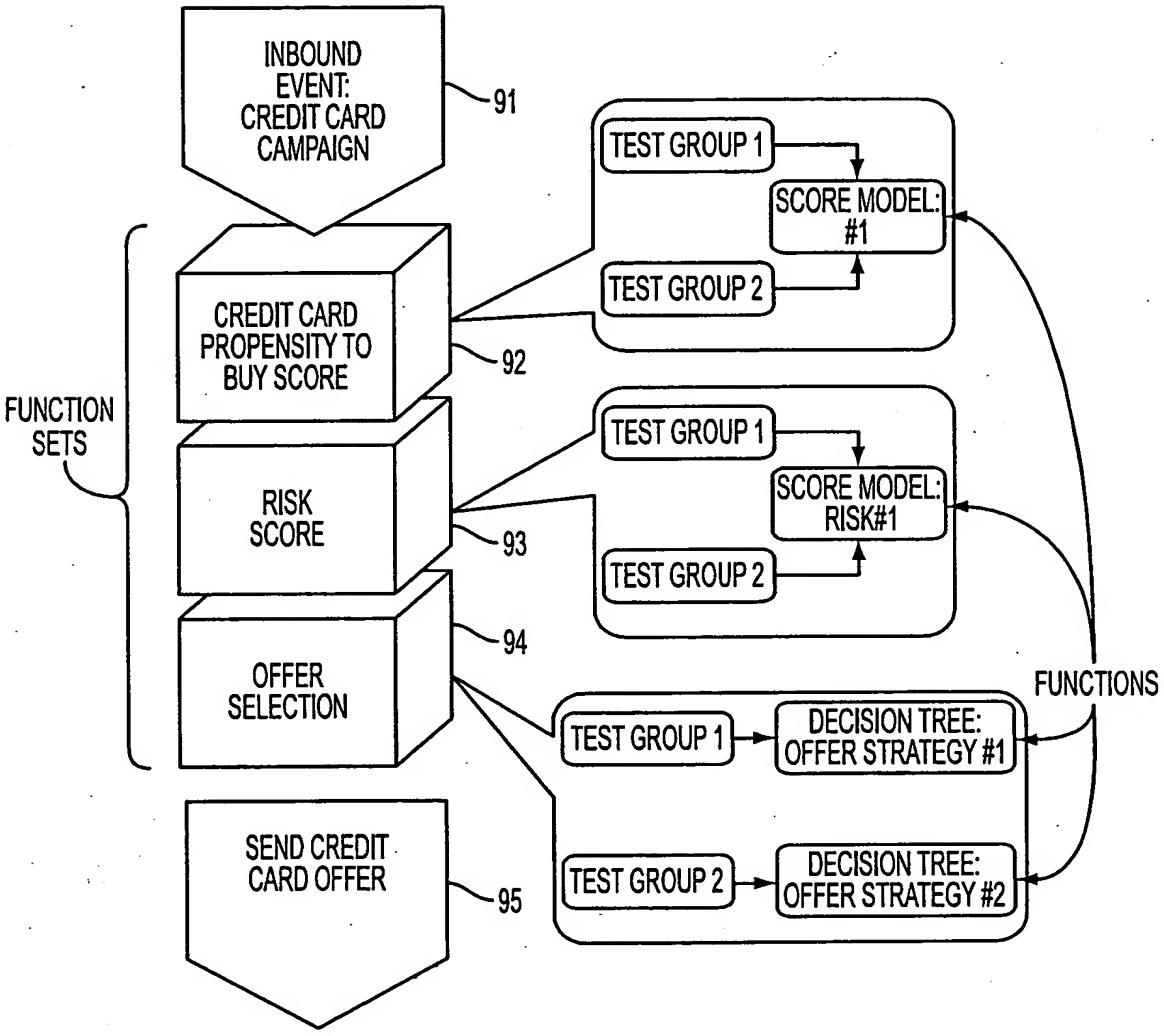

FIG. 5
(PRIOR ART)

	BRONZE	GOLD	PLATINUM
TEST GROUP 1	STRATEGY TEST CELL 1	STRATEGY TEST CELL 2	STRATEGY TEST CELL 3
TEST GROUP 2	STRATEGY TEST CELL 4	STRATEGY TEST CELL 5	STRATEGY TEST CELL 6
TEST GROUP 3	STRATEGY TEST CELL 7	STRATEGY TEST CELL 8	STRATEGY TEST CELL 9

FIG. 6
(PRIOR ART)

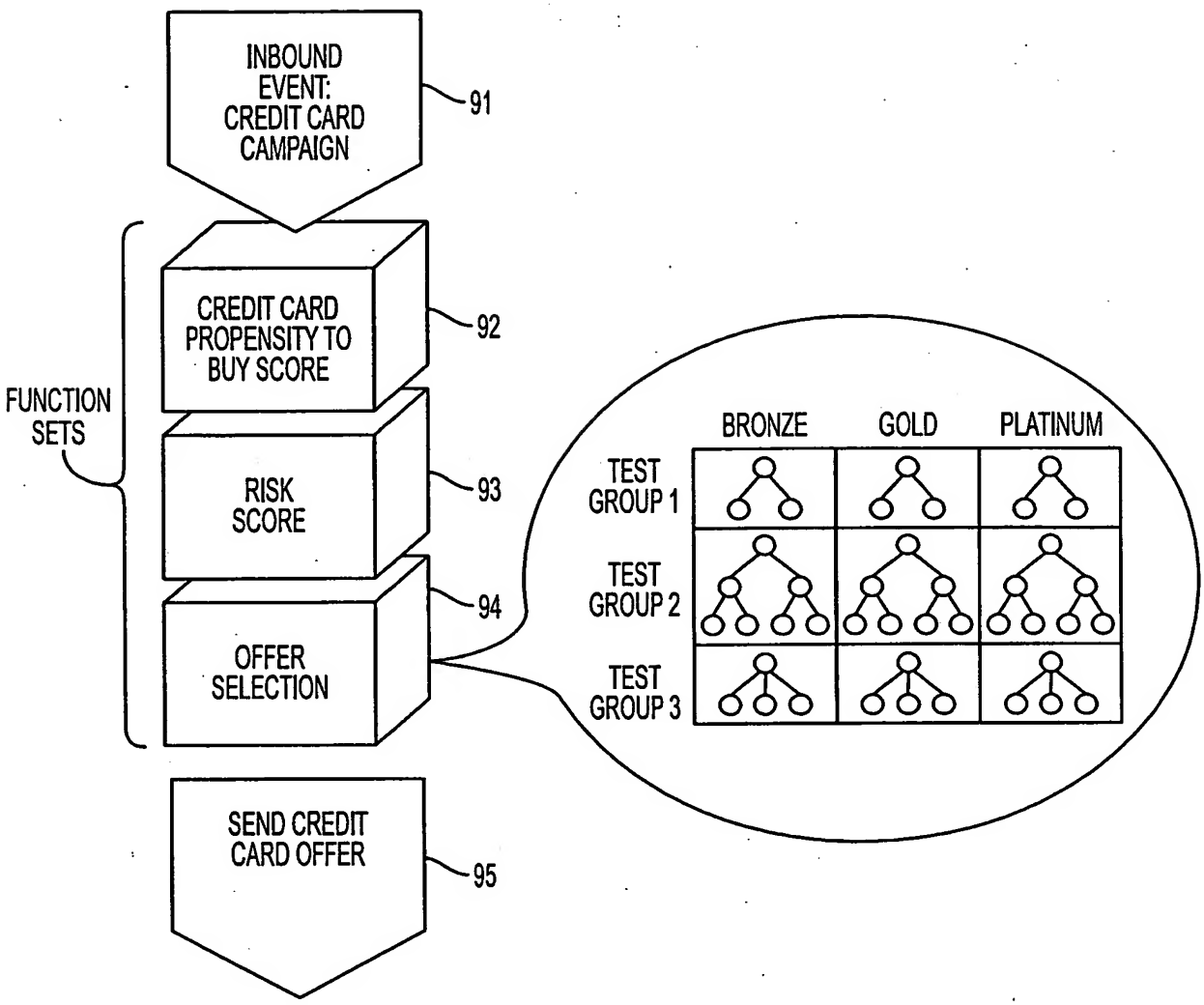

FIG. 7
(PRIOR ART)

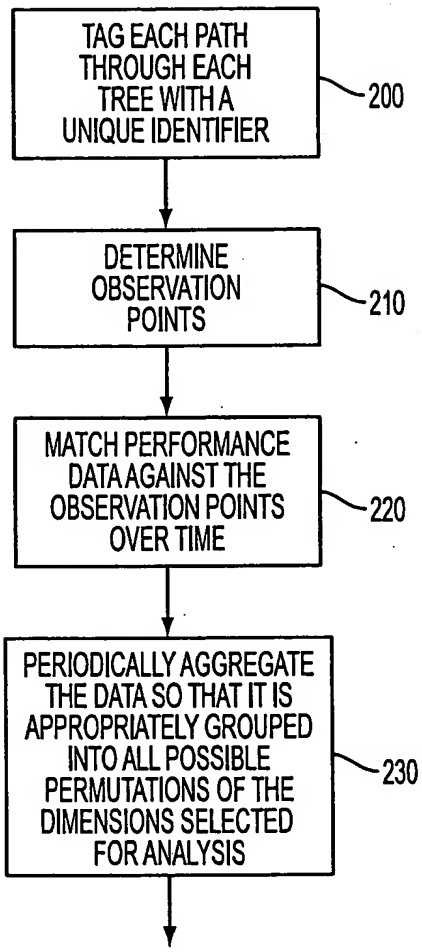

FIG. 8
(PRIOR ART)

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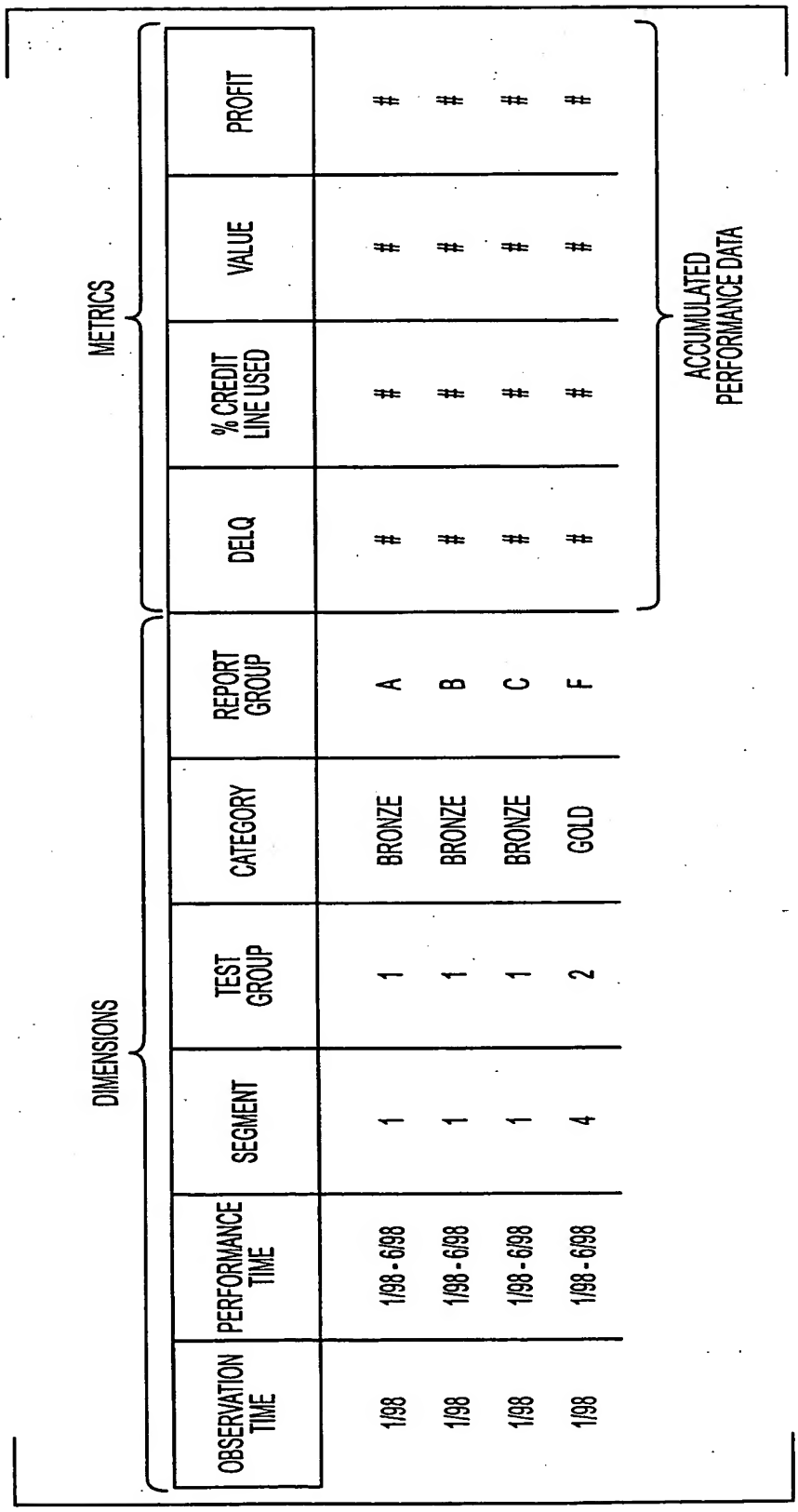

FIG. 9
(PRIOR ART)

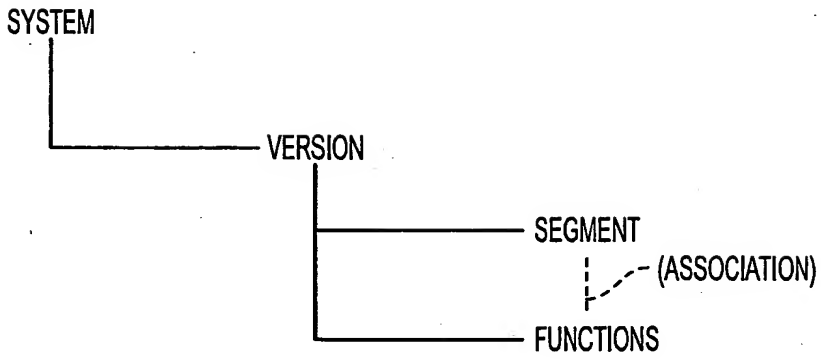

FIG. 10
(PRIOR ART)

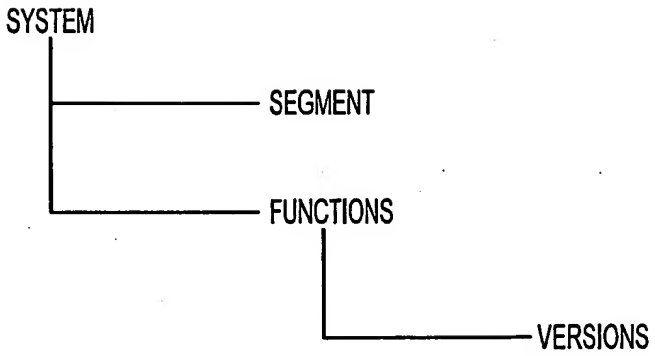

FIG. 11(A)
(PRIOR ART)

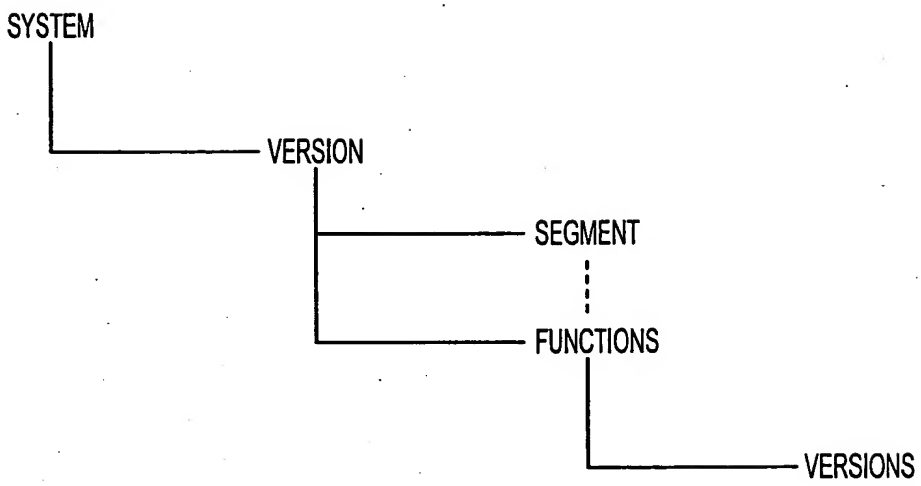

FIG. 11(B)
(PRIOR ART)

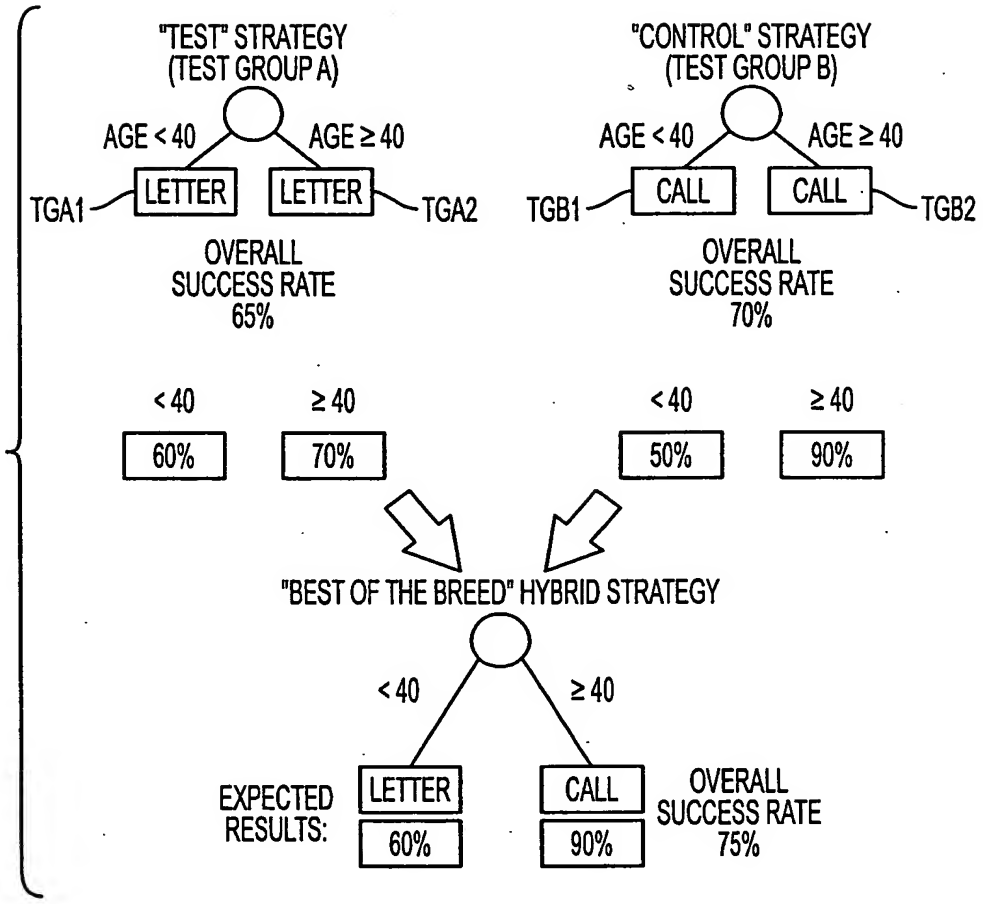

FIG. 12
(PRIOR ART)

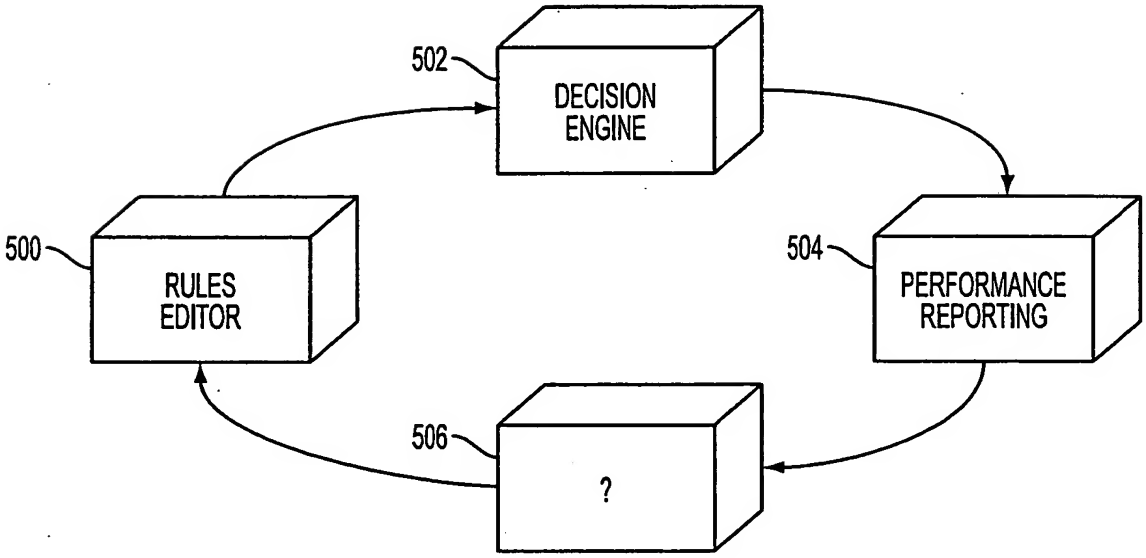

FIG. 13
(PRIOR ART)

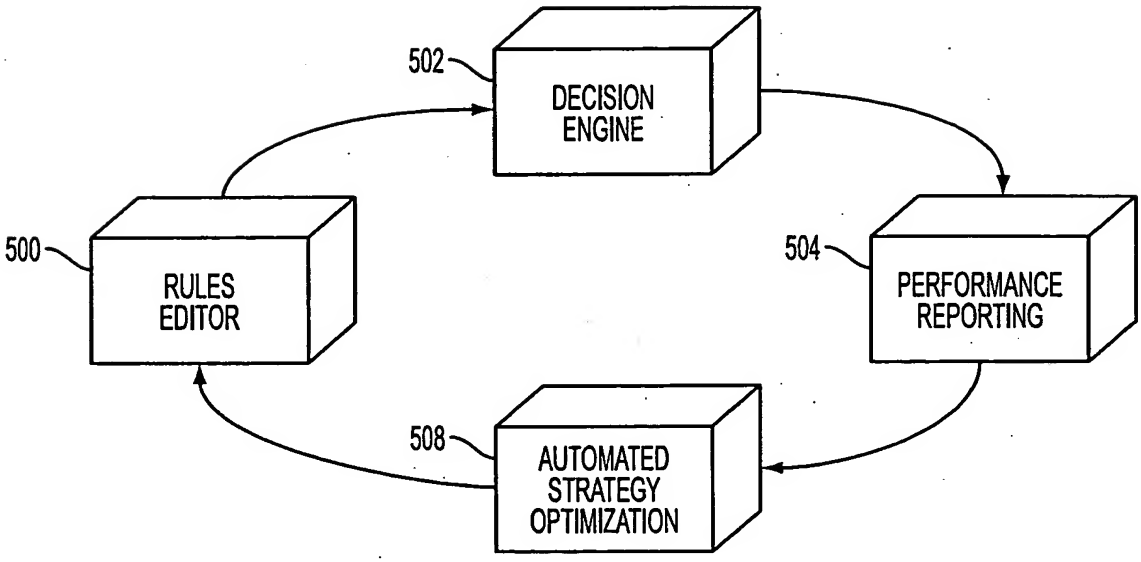
502
DECISION ENGINE
500
RULES EDITOR
504
PERFORMANCE REPORTING
508
AUTOMATED STRATEGY OPTIMIZATION

FIG. 14

DIMENSIONS					METRICS		
SYSTEM	VERSION	SEGMENT	FUNCTION	REPORT GROUP	DELINQUENCY RATE	BAD RATE	UTILIZATION RATE
ORIGINATIONS	VERSION 1	CREDIT CARD	RISK MODEL		3.45%	1.75%	65%
COLLECTIONS	VERSION 7	NORTH REGION	PAYMENT TREE	PATH A	2.40%	1.34%	76%

FIG. 15

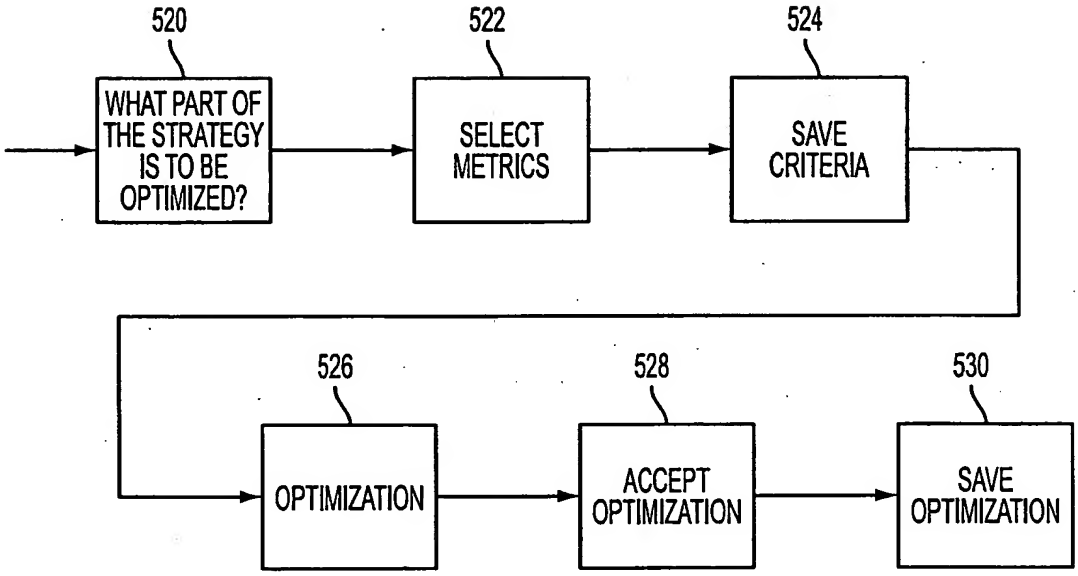
520
WHAT PART OF THE STRATEGY IS TO BE OPTIMIZED?
522
SELECT METRICS
524
SAVE CRITERIA
526
OPTIMIZATION
528
ACCEPT OPTIMIZATION
530
SAVE OPTIMIZATION

FIG. 16

SYSTEM	VERSION	CRITERIA TYPE	COMPONENT TYPE	CRITERIA ORDER	ASCENDING/DESCENDING	CRITERIA	THRESHOLD
ORIGINATIONS	VERSION	DIMENSION	SYSTEM	1		ORIGINATIONS	
ORIGINATIONS	VERSION	DIMENSION	SEGMENT	2		CREDIT CARD	
ORIGINATIONS	VERSION	METRIC		1	ASCENDING	BAD RATE	≤ 6%

FIG. 17

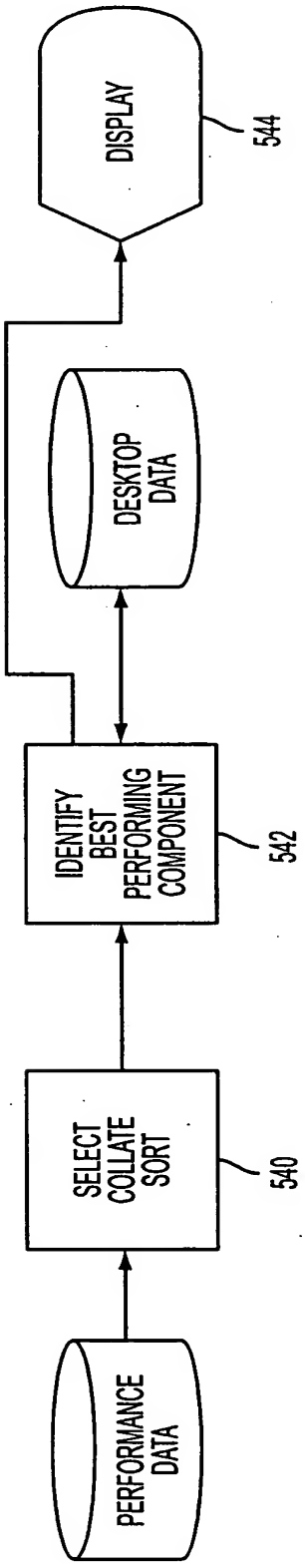
DISPLAY
544
DESKTOP DATA
IDENTIFY BEST PERFORMING COMPONENT
542
SELECT COLLATE SORT
540
PERFORMANCE DATA

FIG. 18

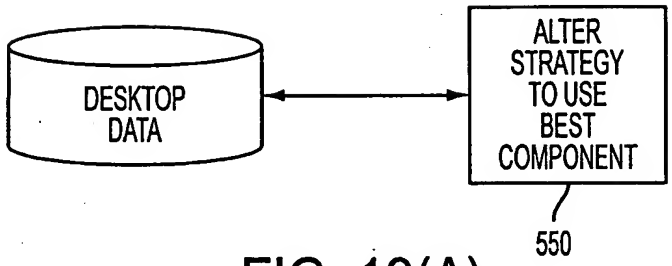

FIG. 19(A)

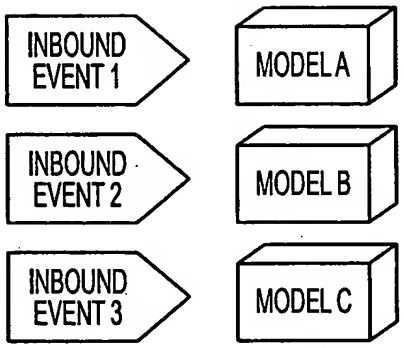

FIG. 19(B)

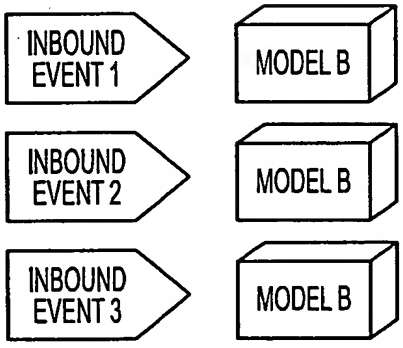

FIG. 19(C)

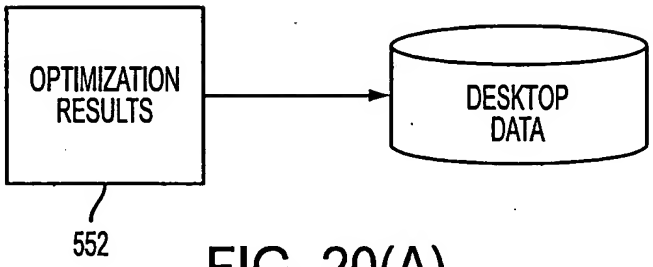

FIG. 20(A)

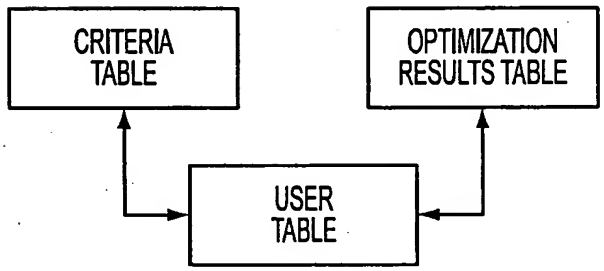

FIG. 20(B)

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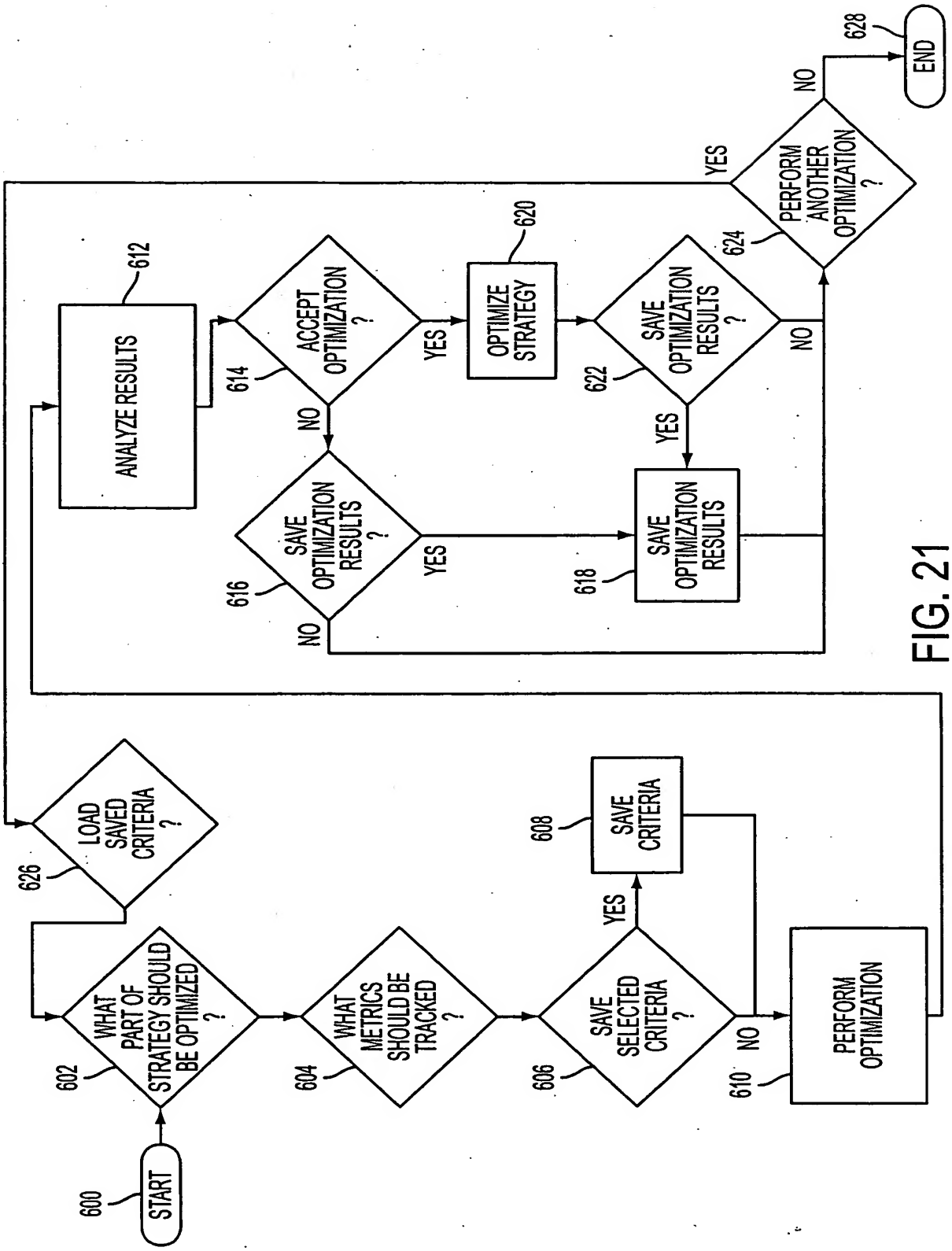

FIG. 21

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INVENTORS: Laurence HONARVAR, et al.
SERIAL NO.:
DOCKET NO.: 1330.1038C

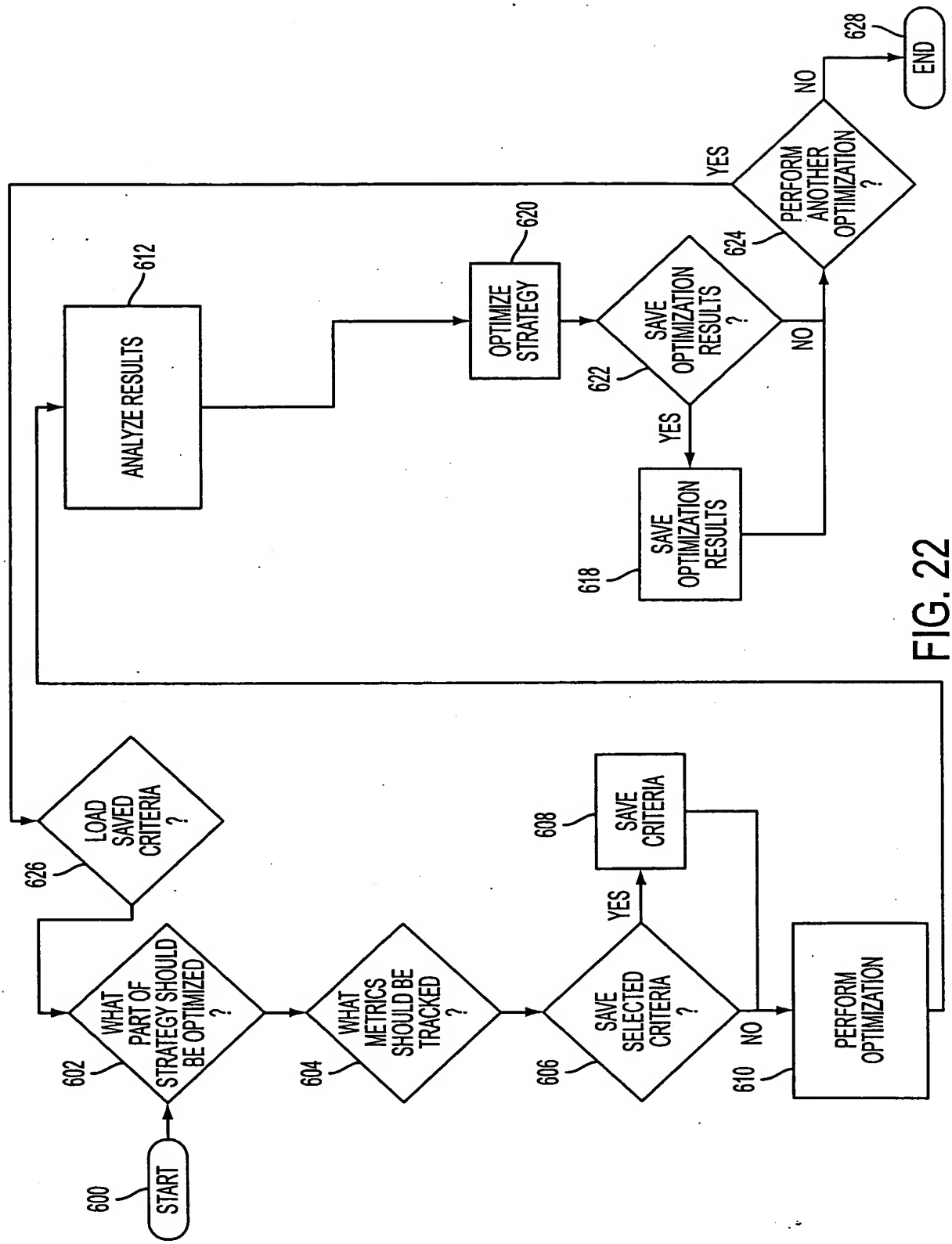

FIG. 22

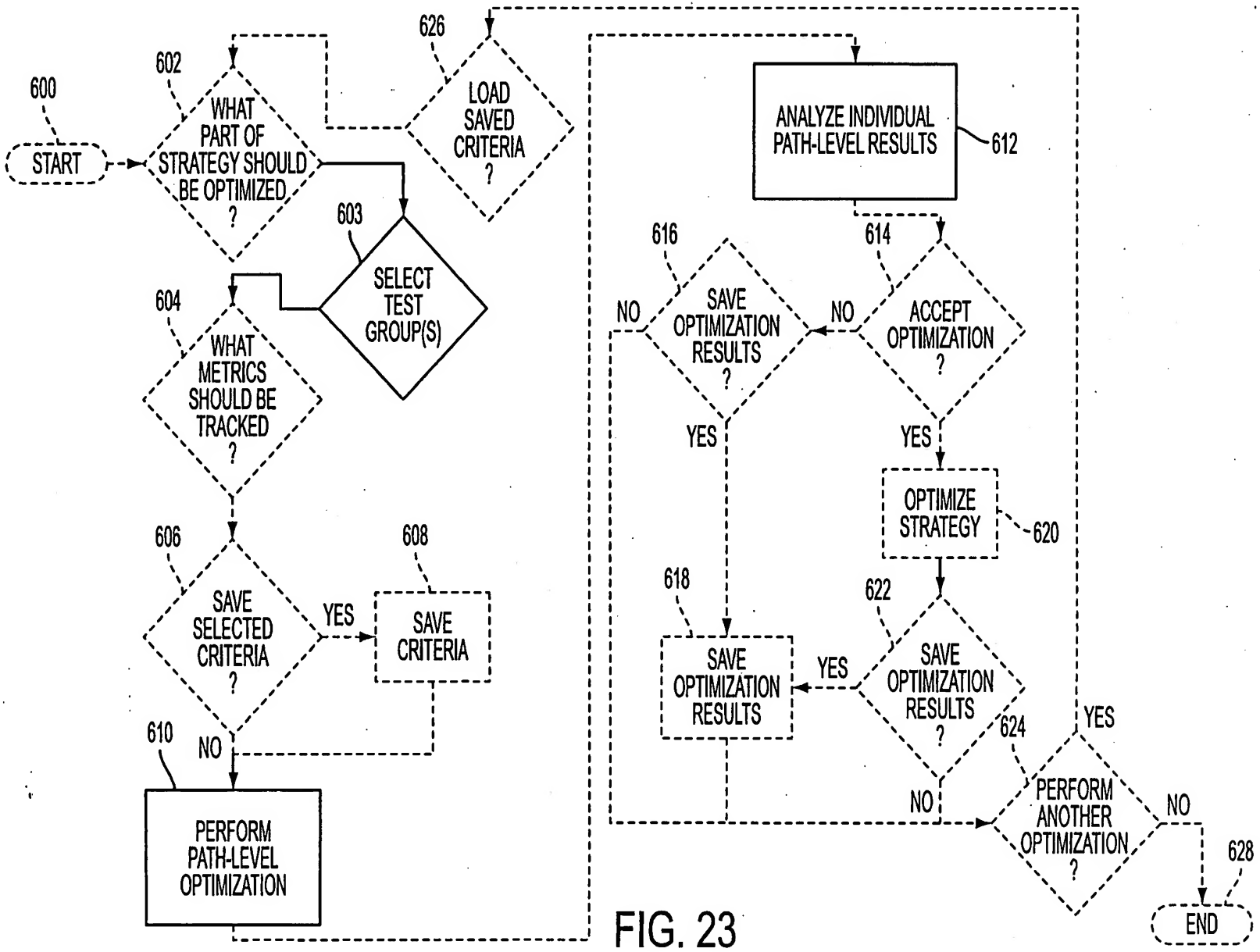

FIG. 23

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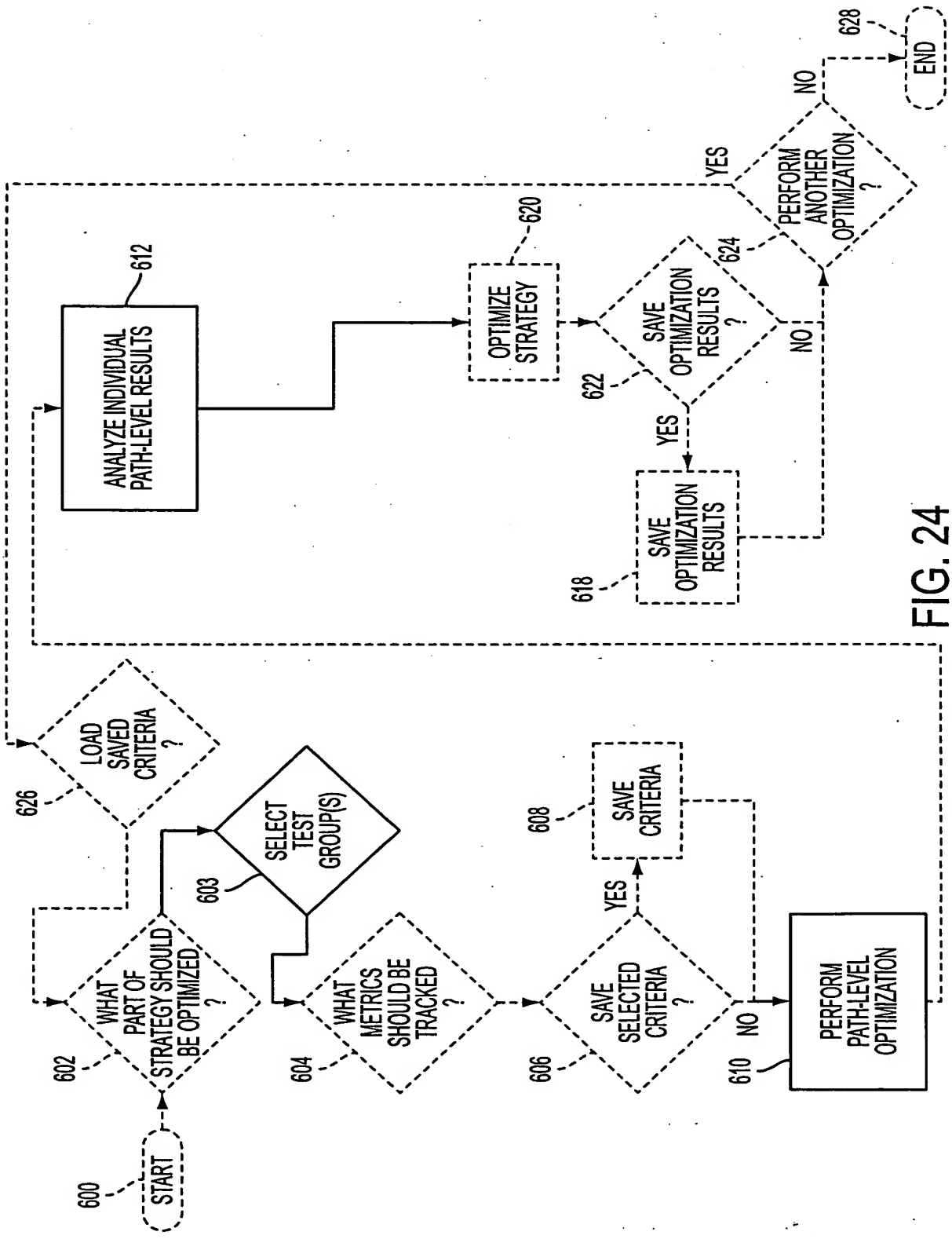

FIG. 24

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INVENTORS: Laurence HONARVAR, et al.
SERIAL NO.:
DOCKET NO.: 1330.1038C

DIMENSIONS						METRICS		
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ORIGINATIONS	VERSION 1	CREDIT CARD	CHALLENGER	RISK MODEL		3.45%	1.75%	65%
COLLECTIONS	VERSION 7	NORTH REGION	CHAMPION	PAYMENT TREE	PATH A	2.40%	1.34%	76%

FIG. 25

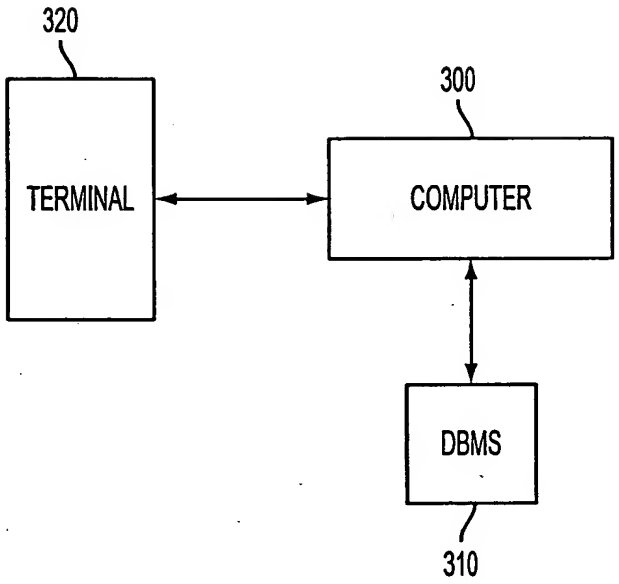

FIG. 26

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SERIAL NO.:
DOCKET NO.: 1330.1038C

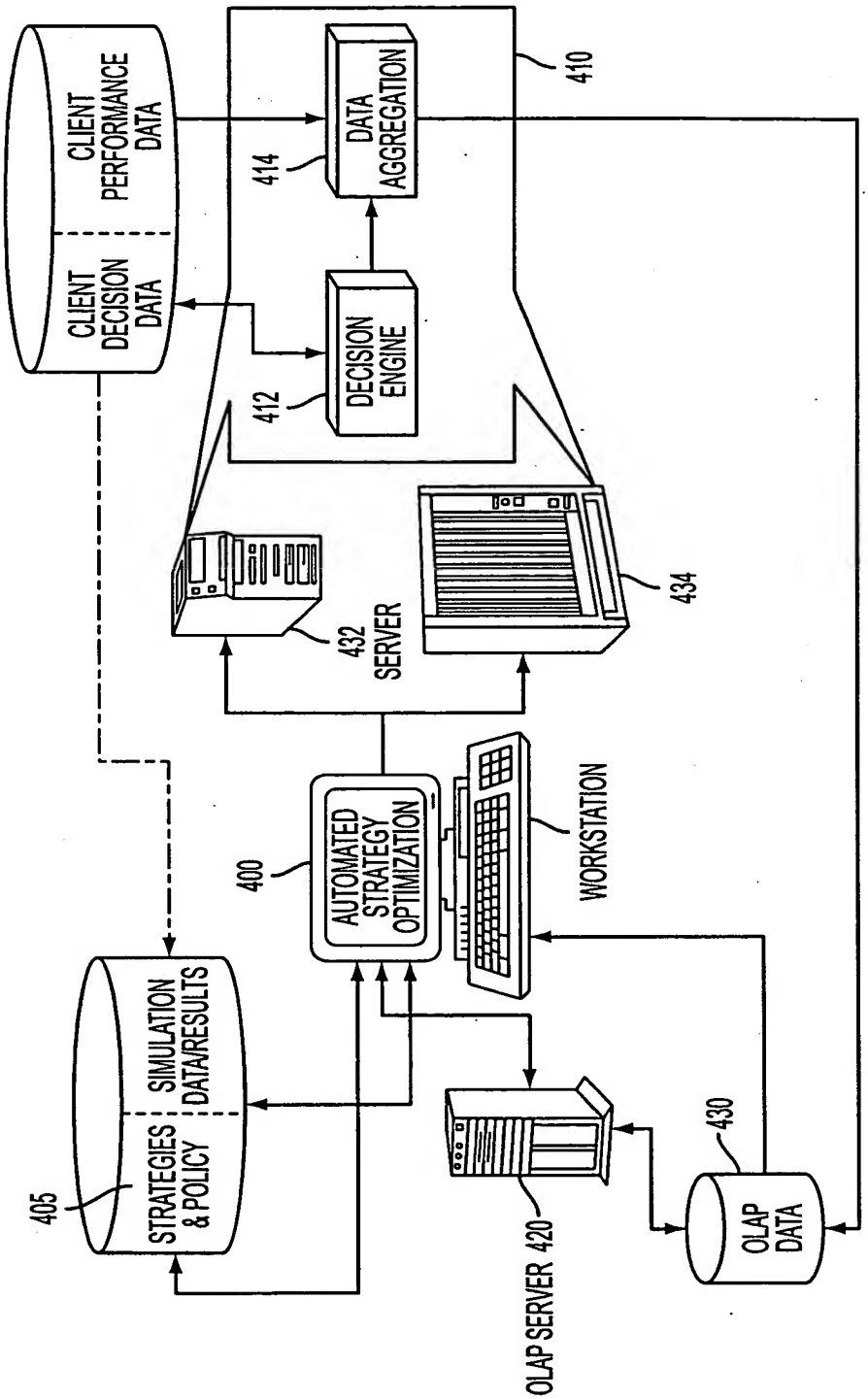

FIG. 27